

# Exhibit 13

Mizell, Nick P. (SHB)

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**From:** Mizell, Nick P. (SHB)  
**Sent:** Thursday, January 19, 2006 12:44 PM  
**To:** 'Skwara, Steven'  
**Cc:** Muehlberger, James P. (SHB); 'abierman@kling.com'; 'mdemarco@kling.com'  
**Subject:** RE: Part B Carrier Discovery Directed to BCBSMA

Steve, thanks for your voice-mail message of the 16th. We were to have a meet and confer discussion with NHIC this week, but we're now working with NHIC to schedule a call for next week.

In our previous conversations with you, we previously talked about whether there might have been a written agreement between BCBSMA and NHIC concerning the transfer of the Massachusetts Part B carrier business that would place the burden on NHIC to respond to discovery requests concerning Part B carrier activity in Massachusetts prior to 1998. If you could provide us with something like this, we would be glad to raise it with NHIC.

Thanks, Nick.

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